

Exhibit B

Supplement

Consumer Liability Report (CLR)

Page 2 of 8



CIN Legal Data Services

a CINgroup company

866 218 1003 tel
 866 307 1003 fax
www.CINlegal.com

Client & Report Information						
Primary Client Name & SSN: Scott D. Morrell XXX-XX-3770						
Secondary Client Name & SSN:						
Primary Address: 8 Cove Meadow Lane, Oyster Bay, NY 11771						
Report Details: Report 4071542 Completed on 10/1/2015 for A22521 - CLR 3 Source						
Mortgage Liabilities with Balances			1 Total Mortgage Account(s) with a balance			
Account Name, Owner/Type, Account Number & Status	Current Balance	High Credit	Date Opened & Last Reported	Payment Info, Account Type, Last Activity & Past Due \$	Corporate Bankruptcy Department - Where Available (2)	Reported Contact Information
Chase Mtg Individual / Applicant XXXXXX1899 Account is: Open, ACCOUNT IN DISPUTE	\$384,620	\$1,000,000	1/2004 9/21/2015	\$12,453 Mortgage 1/16/2014 \$0	Chase Manhattan Mortgage Attn: Bankruptcy Dept, 3415 Vision Dr Columbus, OH 43219 888-332-3412 Verified: 3-2013	Po Box 24696 Columbus, OH 43224 800-848-9136
End of Mortgages With Balances						
Non-Mortgage Liabilities with Balances					8 Account(s) with balances	
Account Name, Owner/Type, Account Number & Status	Current Balance	High Credit	Date Opened & Last Reported	Payment Info, Account Type, Last Activity & Past Due \$	Corporate Bankruptcy Department - Where Available (2)	Reported Contact Information
Signature Bk Individual / Applicant XXXXXX2002 Account is: Closed, Account Closed By Grantor	\$1,199,285	\$3,500,000	5/2007 12/31/2013	\$37,745 Installment 12/18/2013 \$0		
Jpm Chase Individual / Applicant XXXXXX9992 Account is: Open, ACCOUNT IN DISPUTE	\$792,218	\$1,000,000	11/2005 10/31/2014	\$1,696 Revolving 2/3/2014 \$11,812	Chase Chase Card Services/Attn: Bankruptcy Dept, PO Box 15298 Wilmington, DE 19850 888-242-7320 Verified: 8-2013	Po Box 24696 Columbus, OH 43224 800-848-9136
Bmw Financial Services Comaker / Applicant XXXXXX2933 Account is: Closed, ACCOUNT TRANSFERRED	\$42,434	\$47,739	7/2013 8/16/2015	\$1,326 Installment 8/4/2014 \$0	BMW Financial Services Attn: Bankruptcy Department, PO Box 3608 Dublin, OH 43016 800-578-5000 Verified: 3-2013	5515 Parkcenter Cir Dublin, OH 43017 800-578-5000
Amex Individual / Applicant XXXXXX5573 Account is: Closed, Account Closed By Grantor	\$41,923	\$57,128	7/1996 6/12/2015	\$0 Open 3/29/2014 \$41,923	American Express PO Box 3001, 16 General Warren Blvd Malvern, PA 19355 800-528-4800 Verified: 4-2013	Po Box 297871 Fort Lauderdale, FL 33329 800-874-2717
Capital One, Na Individual / Applicant XXXXXX4413 Account is: Closed, Account Closed	\$32,628	\$15,000	6/2004 7/31/2014	\$979 Revolving 7/30/2014 \$0	Hibernia Ntl/Capital One Attention: Bankruptcy, 1 Corporate Dr, Suite 360 Lake Zurich, IL 60047 877-636-4008 Verified: 5-2013	Po Box 30273 Salt Lake City, UT 84130 800-926-1000



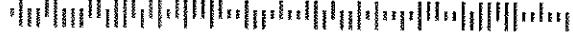
Customer Service
Monday - Friday

1-866-243-5851
7 a.m. - 7 p.m. (CST)

Deaf or Hard of Hearing (TTY) 1-800-582-0542



chase.com



04430 MSD Z 36615 C - BRE
SCOTT MORELL
C/O MARK J FRIEDMAN
66 SPLIT ROCK RD
SYOSSET NY 11791-2628

Mortgage Loan Statement

Loan Number	1760141899
Statement Date	12/31/2015
Property Address	8 Cove Meadow Ln Oyster Bay, NY 11771
Total Amount	\$12,423.26

Explanation of Amount Due

Principal	\$7,027.39
Interest	\$1,011.39
Escrow Payment (Taxes and/or Insurance)	\$4,384.48
Monthly Payment	\$12,423.26

Loan Overview (as of 12/31/2015)

Original Principal Balance	\$1,000,000.00
Unpaid Principal Balance	\$384,620.63
Interest Rate	5.25000%
Escrow Balance	(\$99,102.94)
Corporate Advance Balance	\$4,424.50

Past Payments Breakdown

	Paid Since Last Statement	Paid Year-to-Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Total	\$0.00	\$0.00

Transaction Activity Since Your Last Statement (Includes Fees/Charges)

Transaction Date	Description	Total Received	Principal	Interest	Escrow	Fees	Unapplied Funds
No transactions since your last statement							

Important Messages

The Corporate Advance Balance can include expenses for inspections, home valuations, legal fees, property maintenance and other costs. It is listed under the Loan Overview section.

Please refer to the bankruptcy information in this statement for more information relating to your case.

Servicemember Protections: You may be entitled to certain legal rights and protections if you or any owner or occupant of your home are or recently were on active duty or active service as a federal or state Military Servicemember, or if you're a dependent of such a Servicemember. For more information, please call us at 1-877-469-0110, 1-318-340-3308 if you're calling from overseas, or 1-800-582-0542 for TTY services.

If you receive or expect to receive an insurance claim check for damages to your home, you can visit chase.com/InsuranceClaim for information about our claim process. If you have any questions, please call us at 1-866-742-1461 Monday through Friday from 8 a.m. to midnight and Saturday from 8 a.m. to 8 p.m. Eastern Time.

Please Note: This statement is not a request for payment. It is for informational purposes only. However, if you elect to make a payment, you may use the coupon attached to the bankruptcy page within this statement.

For questions about your account, please call a Chase Bankruptcy Support Specialist at 1-866-243-5851, Monday through Friday, from 7:00 a.m. to 7:00 p.m. Central Standard Time.

Please make sure your loan number, printed on the upper right-hand corner of your statement, is on all payments and inquiries.

000001 1824 151231 Page 1 of 2

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.

Please refer to the bankruptcy information page included with this statement for additional information on your account.

Contact Information**Customer Service Inquiries**

Chase
P.O. Box 24696
Columbus, OH 43224-0696

Insurance Claim Correspondence

Chase
Attn: Insurance Claims
P.O. Box 47607
Atlanta, GA 30362
Telephone: 1-866-742-1461
Fax: 1-678-475-8899

Oversight Payoffs

Chase
Attn: Dept. PP-7456
3415 Vision Drive
Columbus, OH 43219-6009

Exclusive Address for Notices of Error, Information Requests, and Qualified Written Requests

Chase
P.O. Box 183166
Columbus, OH 43218-3166

Insurance Policies & Bills

Chase
P.O. Box 47020
Atlanta, GA 30362-7020
Telephone: 1-877-530-8951
Fax: 1-678-475-8799

Property Tax Questions

Chase
P.O. Box 961227
Fort Worth, TX 76161-0227
Telephone: 1-877-314-6353

Pennsylvania Property Taxes: Please send us your tax bill to the address above.
All other states: You don't need to send us your tax bill.

Overnight Payment

Chase
6716 Grade Lane
Building 9, Suite 910
Attn: P.O. Box 9001871
Louisville, KY 40213-1407

Please note that you may update your homeowners or flood insurance information online at MyCoverageInfo.com. When you are prompted, please use PIN Number CMM8620.

You have the right to dispute the accuracy of the credit information reported by writing to us at the Customer Service Inquiries address listed above. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Information

Here's how you can make your monthly payment:

- **Pay by phone** - Call 1-866-243-5851 to use our free automated service and authorize a one-time deduction from your bank account.
- **By mail or in person** - Mail your payment or stop by any Chase branch. Remember to include the payment coupon from your statement.

If you do not make your mortgage payment on time or request services from Chase, you may be charged fees. Those fees may include those shown in your loan documents, provided by law, or related to the services provided. The fee structure may change without notice except where prohibited by law. Chase commonly imposes an Insufficient Funds Fee of \$25.00. Other fees may be charged for services provided. Fees may not be applicable to certain products and may be limited by law.

Loan Payoff Information

The principal balance on your statement is not a payoff quote. You may call us at the number on the front of your statement to request a quote through our 24-hour automated system.

Important Bankruptcy Information

If you or your account is subject to pending bankruptcy proceedings, or if you received a bankruptcy discharge, this statement is for informational purposes only and is not an attempt to collect a debt.

Homeowner Assistance

You can call the U.S. Department of Housing and Urban Development at 1-800-569-4287 or the U.S. Department of the Treasury-sponsored HOPE Hotline Number at 1-888-995-HOPE (1-888-995-4673) and ask for MHA Help to get free assistance, or visit HopeNow.com. You can also find a nonprofit HUD-approved counselor who can provide the information and assistance you may need to avoid foreclosure by using the search tool at hud.gov/offices/hsg/sfh/hcc/fc/.

Crediting of Payments

Payments will be credited as of the day we receive them if the payment is received by 5:00 p.m. in the time zone in which the mailing address on your payment coupon is located and if (a) the payment is received Monday through Saturday except for legal holidays, (b) the payment is received at the address shown on your payment coupon, (c) your payment is made with a check or money order drawn on a U.S. bank in U.S. dollars, (d) the attached payment coupon is enclosed with your payment, and (e) your payment is sent in the enclosed return envelope. Credit for payments made in any other manner may be delayed for up to five (5) business days. Please allow five to seven (5-7) days for payments to reach the payment address. Please do not send cash through the mail. Please include your account number and name on the front of your check or money order. Do not staple, tape or paper clip your payment to your payment coupon. If you want to change how we applied your payment to your mortgage loan, we must receive your request within 60 days of the payment date.

For New York Customers Only

You may file complaints about your Servicer with the New York State Department of Financial Services or obtain further information from the department by calling the department's Consumer Help Assistance Unit at 1-800-342-3736 or www.dfs.ny.gov. We are registered with the NY Superintendent.



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Bankruptcy Information

Loan Number 1760141899
 Statement Date 12/31/2015
 Property Address 8 Cove Meadow Ln
 Oyster Bay, NY 11771

SCOTT MORELL
 C/O MARK J FRIEDMAN
 66 SPLIT ROCK RD
 SYOSSET NY 11791-2628

ACCOUNT STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY

Account Information

Bankruptcy Chapter:	7
Contractual Due Date (For Informational Purposes Only)	02/01/2014
Interest Rate	5.25000%
Late Charge Fee (per month)	\$160.78
Original Maturity Date	02/2019
Current Principal Balance ¹	\$384,620.63
Current Escrow Balance	(\$99,102.94)

¹This is your Principal Balance only, not the amount required to pay your loan in full.

Year-To-Date Payments

Principal	\$0.00
Interest	\$0.00
Total	\$0.00

Contact Information

Bankruptcy Customer Service: 1-866-243-5851

Send correspondence only to:

Chase Records Center
 Attn: Correspondence Mail
 Mail Code LA4-5555
 700 Kansas Lane
 Monroe, LA 71203

Send overnight payments only to:

Chase
 3415 Vision Drive
 Mail Code OH4-7126
 Columbus, OH 43219

Important Messages

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.

If you do not wish to receive this monthly Information Statement in the future, or if you have any questions regarding this mortgage/deed of trust account, please call 1-866-243-5851.

0000001 1824 151231 Page 2 of 2

▼ Please detach and return the bottom portion of this statement with your payment using the enclosed envelope. ▼



00017601418991 333000 01242326 01258404 01242326 00004



Check box if address change is documented on the back.

SCOTT MORELL
Loan Number
Total Amount

1760141899
\$12,423.26

Please tell us how you want us to apply your funds. Make your check or money order payable to Chase and write your loan number on it. Please do not send post-dated checks or cash.

Monthly Payment	\$,	,
(<u>\$12,423.26</u>)			
Late Charges	\$,	,
Fees Due	\$,	,
Additional Principal	\$,	,
Additional Escrow	\$,	,
Total Amount Enclosed	\$,	,



CHASE
PO BOX 78420
PHOENIX AZ 85062-8420

1:5000050 261: 00017601418991#



Has your mailing address or phone number changed?

If so, please update your information online at chase.com, where you can also view your recent account activity. Alternatively, you may check the box on the front of this payment coupon and fill in the correct information below.

When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.

Customer Name

()
Customer Cell Phone

Customer Name

()
Customer Cell Phone

Street Address

()
Home Phone

Street Address

()
Business Phone

City

State

ZIP

Email Address



Customer Service

Monday - Thursday

Friday

Saturday

1-800-848-9380

8 a.m. - midnight (ET)

8 a.m. - 10 p.m. (ET)

8 a.m. - 5 p.m. (ET)

Deaf or Hard of Hearing (TTY)

1-800-582-0542



chase.com

53178 MSD Z 28915 C - BRE
SCOTT MORELL
 C/O MARK J FRIEDMAN
 66 SPLIT ROCK RD
 SYOSSET NY 11791-2628

Mortgage Loan Statement

Loan Number	1760141899
Statement Date	10/16/2015
Property Address	8 Cove Meadow Ln Oyster Bay, NY 11771
Total Amount Due	\$273,487.28
Payment Due Date	11/01/2015

A late charge of \$160.78 may apply if received after 11/16/2015.

Loan Overview (as of 10/16/2015)

Original Principal Balance	\$1,000,000.00
Unpaid Principal Balance	\$384,620.63
Interest Rate	5.25000%
Escrow Balance	(\$81,802.03)
Corporate Advance Balance	\$4,424.50

Past Payments Breakdown

	Paid Since Last Statement	Paid Year-to-Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Total	\$0.00	\$0.00

Explanation of Amount Due

Principal	\$6,966.30
Interest	\$1,072.48
Escrow Payment (Taxes and/or Insurance)	\$4,384.48
Monthly Payment	\$12,423.26
Prior Fees/Charges	\$643.12
Fees/Charges Since Last Statement	(\$643.12)
Original Missed Payment Date	02/01/2014
Past Due Amount	\$261,064.02
Total Amount Due	\$273,487.28

Transaction Activity Since Your Last Statement (Includes Fees/Charges)

Transaction Date	Description	Total Received	Principal	Interest	Escrow	Fees	Unapplied Funds
09/21/2015	LATE CHARGE WAIVED					\$643.12	

Important Messages

The Corporate Advance Balance can include expenses for inspections, home valuations, legal fees, property maintenance and other costs. It is listed under the Loan Overview section.

Verify Your Contact Information

Please review your online account information at chase.com/MyInfo to confirm that your mailing address, email and phone number are correct. If you don't have an online account, you can easily create one at chase.com.

Servicemember Protections: You may be entitled to certain legal rights and protections if you or any owner or occupant of your home are or recently were on active duty or active service as a federal or state Military Servicemember, or if you're a dependent of such a Servicemember. For more information, please call us at 1-877-469-0110, 1-318-340-3308 if you're calling from overseas, or 1-800-582-0542 for TTY services.

If you receive or expect to receive an insurance claim check for damages to your home, you can visit chase.com/InsuranceClaim for information about our claim process. If you have any questions, please call us at 1-866-742-1461 Monday through Friday from 8 a.m. to midnight and Saturday from 8 a.m. to 8 p.m. Eastern Time.

▼ Please detach and return the bottom portion of this statement with your payment using the enclosed envelope. ▼

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 00000011824151016 Page 1 of 2
 53178



Check box if address change is documented on the back.

SCOTT MORELL

Loan Number 1760141899
 Total Amount Due \$273,487.28
 Payment Due Date 11/01/2015

53178 MSD Z 28915 C - BRE

CHASE
 PO BOX 78420
 PHOENIX AZ 85062-8420

Please tell us how you want us to apply your funds. Make your check or money order payable to Chase and write your loan number on it. Please do not send post-dated checks or cash.

Monthly Payment \$

Late Charges \$

Fees Due \$

Additional Principal \$

Additional Escrow \$

Total Amount Enclosed \$

A late charge of \$160.78 may apply if received after 11/16/2015.

5000050261 00017601418991

Contact Information**Customer Service Inquiries**

Chase
P.O. Box 24696
Columbus, OH 43224-0696

Insurance Claim Correspondence

Chase
Attn: Insurance Claims
P.O. Box 47607
Atlanta, GA 30362
Telephone: 1-866-742-1461
Fax: 1-678-475-8899

Overnight Payoffs

Chase
Attn: Dept. PP-7456
3415 Vision Drive
Columbus, OH 43219-6009

Exclusive Address for Notices of Error, Information Requests, and Qualified Written Requests

Chase
P.O. Box 183166
Columbus, OH 43218-3166

Insurance Policies & Bills

Chase
P.O. Box 47020
Atlanta, GA 30362-7020
Telephone: 1-877-530-8951
Fax: 1-678-475-8799

Property Tax Questions

Chase
P.O. Box 961227
Fort Worth, TX 76161-0227
Telephone: 1-877-314-6353

Pennsylvania Property Taxes: Please send us your tax bill to the address above.

All other states: You don't need to send us your tax bill.

Overnight Payment

Chase
6716 Grade Lane
Building 9, Suite 910
Attn: P.O. Box 9001871
Louisville, KY 40213-1407

Please note that you may update your homeowners or flood insurance information online at MyCoverageInfo.com. When you are prompted, please use PIN Number CMM8620.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

You have the right to dispute the accuracy of the credit information reported by writing to us at the Customer Service Inquiries address listed above. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Information

There are multiple ways you can make your monthly payment:

- Automatic payments** - Sign up for automatic payments at chase.com/BillPay so you won't have to worry about making your mortgage payments on time.
- Chase MobileSM app** - Make your mortgage payment directly from your smartphone. Visit chase.com/mobile to download the Chase Mobile app. Message and data rates may apply.
- Chase OnlineSM Bill Pay** - Log in to chase.com, then go to the "Payments and Transfers" tab to schedule a payment with no service charge.
- Pay by phone** - Call 1-800-848-9136 to use our free automated service and authorize a one-time deduction from your bank account.
- By mail or in person** - Mail your payment or stop by any Chase branch. Remember to include the payment coupon from your statement.

If you do not make your mortgage payment on time or request services from Chase, you may be charged fees. Those fees may include those shown in your loan documents, provided by law, or related to the services provided. The fee structure may change without notice except where prohibited by law. Chase commonly imposes an Insufficient Funds Fee of \$25.00. Other fees may be charged for services provided. Fees may not be applicable to certain products and may be limited by law.

Loan Payoff Information

The principal balance on your statement is not a payoff quote. Payoff quotes are available online at chase.com. Log in to your mortgage account and select the "Request a Payoff Quote" link from your Account Details page. You may also call us at the number on the front of your statement to request a quote through our 24-hour automated system.

Important Bankruptcy Information

If you or your account is subject to pending bankruptcy proceedings, or if you received a bankruptcy discharge, this statement is for informational purposes only and is not an attempt to collect a debt.

Homeowner Assistance

You can call the U.S. Department of Housing and Urban Development at 1-800-569-4287 or the U.S. Department of the Treasury-sponsored HOPE Hotline Number at 1-888-995-HOPE (1-888-995-4678) and ask for MHA Help to get free assistance, or visit HopeNow.com. You can also find a nonprofit HUD-approved counselor who can provide the information and assistance you may need to avoid foreclosure by using the search tool at hud.gov/offices/hsg/sfh/hcc/fo/.

Crediting of Payments

Payments will be credited as of the day we receive them if the payment is received by 5:00 p.m. in the time zone in which the mailing address on your payment coupon is located and if (a) the payment is received Monday through Saturday except for legal holidays, (b) the payment is received at the address shown on your payment coupon, (c) your payment is made with a check or money order drawn on a U.S. bank in U.S. dollars, (d) the attached payment coupon is enclosed with your payment, and (e) your payment is sent in the enclosed return envelope. Credit for payments made in any other manner may be delayed for up to five (5) business days. Please allow five to seven (5-7) days for payments to reach the payment address. Please do not send cash through the mail. Please include your account number and name on the front of your check or money order. Do not staple, tape or paper clip your payment to your payment coupon. If you want to change how we applied your payment to your mortgage loan, we must receive your request within 60 days of the payment date.

For New York Customers Only

You may file complaints about your Servicer with the New York State Department of Financial Services or obtain further information from the department by calling the department's Consumer Help Assistance Unit at 1-800-342-3736 or www.dfs.ny.gov. We are registered with the NY Superintendent.



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Has your mailing address or phone number changed?

If so, please update your information online at chase.com, where you can also view your recent account activity. Alternatively, you may check the box on the front of this payment coupon and fill in the correct information below.

When you give us your mobile phone number, we have your permission to contact you at that number about all your Chase or J.P. Morgan accounts. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for informational and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.

Customer Name _____

Customer Cell Phone _____

Customer Name _____

Customer Cell Phone _____

Street Address _____

Home Phone _____

Street Address _____

Business Phone _____

City _____ State _____ ZIP _____

Email Address _____



Delinquency Information

Loan Number	1760141899
Statement Date	10/16/2015
Property Address	8 Cove Meadow Ln Oyster Bay, NY 11771

SCOTT MORELL
C/O MARK J FRIEDMAN
66 SPLIT ROCK RD
SYOSSET NY 11791-2628

Important Notice

You've missed one or more payments and your mortgage loan is in default. This summary highlights the status of your account, your missed payments and how to get help.

You've agreed to a modification that could make your payment more affordable.

By doing this, you've taken important steps to bring your account back up to date.

The foreclosure process has started.

This notice may not stop the foreclosure referral, process or sale. Don't ignore any foreclosure notices.

Amount Due

As of 10/16/2015, \$273,487.28 plus your Corporate Advance Balance of \$4,424.50 for a total of \$277,911.78 is required to bring your loan current. Payment must be received by certified funds.

This amount may include:

- Property maintenance
- Attorney or foreclosure fees
- Insufficient funds and other fees
- Advances we've made to purchase homeowners insurance for you or pay past-due real estate taxes.

This amount was calculated on the date referenced above, which means it may change if additional fees are billed after this date. Call us at 1-800-848-9380 to confirm the full payment amount you owe to bring your account up to date.

Delinquency Status

Your mortgage loan payment was due on 02/01/2014, and is 622 days past due. If you have already made your past-due payments, please disregard this notice.

If you have not made past-due payments, you may be at risk of foreclosure or other fees and charges.

Summary of Your Most Recent Payments

Payment Due Date	Amount Remaining Past Due
05/01/2015	\$12,423.26
06/01/2015	\$12,423.26
07/01/2015	\$12,423.26
08/01/2015	\$12,423.26
09/01/2015	\$12,423.26
10/01/2015	\$12,423.26

Other Resources

You can call the U.S. Department of Housing and Urban Development at 1-800-569-4287 or the U.S. Department of the Treasury sponsored HOPE Hotline number at 1-888-995-HOPE (1-888-995-4673) and ask for MHA Help to get free assistance, or visit HopeNow.com. You can also find a nonprofit HUD-approved counselor who can provide the information and assistance you may need to avoid foreclosure by using the search tool at hud.gov/offices/hsg/sfh/hcc/fo/.

Additional Information

If you are represented by an attorney, please refer this notice to your attorney and provide us with the attorney's name, address, and telephone number.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

You may file complaints about your Servicer with the New York State Department of Financial Services or obtain further information from the department by calling the department's Consumer Help Assistance Unit at 1-800-342-3736 or www.dfs.ny.gov. We are registered with the NY Superintendent.

0000001 1824 151016 Page 2 of 2 53178

Federal ECOA Notice

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.



Important Notice to Servicemembers and Their Dependents

If you or any occupant of your home are or recently were on active duty or active service, you may be eligible for benefits and protections under the federal Servicemembers Civil Relief Act (SCRA). This includes protection from foreclosure or eviction. You may also be eligible for benefits and protections under state law or Chase policy. SCRA and state Military benefits and protections also may be available if you are the dependent of an eligible Servicemember.

Eligible service may include:

- ♦ Active duty with the Army, Navy, Air Force, Marine Corps, or Coast Guard, or
- ♦ Active service as a commissioned officer of the National Oceanic and Atmospheric Administration, or
- ♦ Active service as a commissioned officer of the Public Health Service, or
- ♦ Service with the forces of a nation with which the United States is allied in a war or Military action, or
- ♦ Service with the National Guard or a state Militia under a state call of duty, or
- ♦ Any period when you are absent from duty because of sickness, wounds, leave or other lawful cause.

For more information, please call Chase Military Services at 1-877-469-0110.

Notice for Unemployed Homeowners

If you are having trouble making your monthly mortgage payments, we may be able to help. The Unemployment Program is designed to help you stay in your home.

If you are eligible for the program, we will offer you a grace period. During this time, we will delay some or all of your monthly payments to give you time to improve your financial situation. These payments will be due at the end of the grace period.

The grace period is temporary. It lasts for a set number of months or until you find employment, whichever comes first. We will review your mortgage loan 30 days before the grace period ends to see if you are eligible for a loan modification. Even if you are not eligible for a modification, we may have other assistance options available to help you keep your home.

Chase (OH4-7164)
3415 Vision Drive
Columbus OH 43219-6009



Date: 07/31/2016

Borrower's Name: SCOTT MORELL

Street Address: C/O LW OFF OF MARK J FRIEDMAN 66 SPLIT ROCK RD

City, State, Zip: SYOSSET, NY 11791 2628

Payoff
Quote Generated
7/31/2016 10:59:24PM
Quote Id
343312

Payoff Quote

Account: 000411680209992 / 100001411680209992

Property Address: 8 COVE MEADOW LN
OYSTER BAY COVE, NY 11771

Dear Mortgagor(s):

Chase is writing in response to your request for a payoff quote on the above-referenced account. The total amount due to pay off this Loan is \$831,797.53, which is good through 08/28/2016.

Below is an itemization of this amount:

Payoff Quote	
Present Unpaid Principal Balance	\$776,249.47
Deferred Principal Balance	\$0.00
Per Diem Amount	\$60.86984
Interest	\$54,188.56
Deferred Interest	\$0.00
Flood Fees	\$0.00
Hazard Insurance Fees	\$0.00
Insurance Advances	\$0.00
One Protect Fees Outstanding	\$0.00
Monthly Late Charge Amount	\$0.00
Late Charges	\$475.00
NSF Fees	\$0.00
Other Fees*	\$350.50
Prepayment Penalty	\$0.00
Attorney Fees	\$350.00
Attorney Legal Costs	\$0.00
Evaluation Fees*	\$156.00
Legal Fees*	\$0.00
Property Inspection Fees*	\$28.00
Preservation Fees*	\$0.00
Escrow / Insurance / Suspense Credit	\$0.00
Corporate Advance	\$0.00
Escrow Advance	\$0.00
Property Taxes	\$0.00
Reconveyance Fee	\$0.00
Subtotal	\$831,797.53
Estimated Costs through	08/28/2016
Estimated Evaluation / Legal Fees	\$0.00
Estimated Property Inspections/Preservation	\$0.00
Estimated Escrow Advances	\$0.00
Estimated Outstanding Attorney Fees	\$0.00
Estimated Outstanding Attorney Legal Costs	\$0.00
Total Estimated Amounts	\$0.00
Total Payoff Amount Good through	08/28/2016
Total Payoff Amount	\$831,797.53

*For more detail regarding what is included in these expenses, please contact us at 800-836-5656.

Please remit the payoff amount via wire transfer to:

JPMorgan Chase Bank, N.A.
Account # 00009008113745
ABA Routing Number 021000021
Account Name: JPMC Home Equity Early Loss Mitigation
Attention Payoff Processing

Please ensure that the wire description includes the Chase account number, the name of the borrower(s), the property address, and the agent's contact information.

You may also send the payoff amount in the form of certified funds. No personal checks will be accepted.
Please remit funds to:

Overnight Mail:
Chase
HE Payment Processing II
Mail Code: OH4-7164
3415 Vision Drive
Columbus, OH 43219-6009

Regular Mail:
Chase
HE Payment Processing II
Mail Code: OH4-7164
3415 Vision Drive
Columbus, OH 43219-6009

Please return a copy of this letter in its entirety along with your payment.

At Chase, we value you as a customer and want to ensure your continued satisfaction.

Sincerely,
Default Quotes Department
Chase
(800) 836-5656
(800) 582-0542 TDD / Text Telephone

DQ600

CHASE PAYOFF QUOTE - DISCLOSURES

1) The above figures are subject to final verification upon receipt of the payoff remittance by Chase ("Chase"). Notwithstanding the "good through" date provided in this payoff quote, if the Loan is in default, all default-related processes, including but not limited to foreclosure sale, will continue, and all fees and cost incurred after the issuance of this payoff quote will continue to be assessed until the Loan is paid in full. Chase reserves the right to adjust the above figures and refuse any funds which are insufficient to pay the Total Amount Secured by the Mortgage for any reason including but not limited to error in calculation of the Total Amount Secured by the Mortgage, previously dishonored check(s) or money order(s), stop payment of check(s) or ACH payment(s) or additional disbursement(s) made by Chase between the date of this payoff quote and the receipt of funds. If you cannot pay the amount specified in this letter, please call the Mortgage Assistance Center at (800)-836-5656 to discuss possible alternatives. The Total Amount Secured by the Mortgage, pursuant to this Quote, is further conditioned upon:

2) All checks which have been tendered to Chase in satisfaction of monthly payments must have cleared the borrower's bank. **Do not place a stop payment on checks previously mailed to Chase or cancel ACH debits by Chase prior to prepayment in full. A late charge fee will be assessed at the close of business on the 16th day of the month if the current payment is not received, and such late charge will be added to the total amount to reinstate, if payment is received by Chase after the 16th. You may call (800) 548-7912 to ascertain the late charge amount.**

3) If the payoff remittance is insufficient to pay the Total Amount Secured by the Mortgage, we will withdraw funds from the borrower's escrow account, if available, to complete such payoff. If sufficient funds are not in escrow to complete such payoff, the check will be returned with a new quotation.

4) All checks which have been tendered to Chase in satisfaction of monthly payments must have cleared the borrower's bank. **Do not place a stop payment on checks previously mailed to Chase or cancel ACH debits by Chase prior to prepayment in full.**

5) **Disbursements of all escrowed items (e.g. hazard, flood and PMI insurance, taxes, etc.) will be paid from escrow as normally scheduled** (up to the date payoff funds are received). It is the responsibility of the borrower and their closing agent (if applicable) to obtain a refund should a double payment of taxes or insurance occur. If you require confirmation of any recent escrow disbursements, please call (800) 548-7912. Any escrow balance or overpayment will be mailed directly to the borrower within fifteen (15) business days after processing of the funds required to pay the Total Amount Secured by the Mortgage. **We will not accept or process escrow assignments.**

6) You understand and agree that if Chase receives and processes a payoff and subsequently is requested to return such payoff funds, due to loan rescission or for any other reason, unless prohibited by law, Chase will deduct a re-load fee of \$1,000 from the payoff funds that are returned to compensate Chase for its time and costs incurred in re-loading such loan onto its system.

7) **Minnesota and Massachusetts properties:** If this quote was ordered to sell your Property, please forward the supporting documentation of the sale to Chase or fax to (877) 271-0378. Please include this quote page as the lead page. Please note that the supporting documentation will only be reviewed if faxed to the number above.

8) For California customers, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission toll-free at (877) FTC-HELP or www.ftc.gov.

9) **Chase is attempting to collect a debt, and any information obtained will be used for that purpose.**

10) We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

11) If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

12) To the extent your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

13) This loan payoff statement shows the total amount you owe. However, some amounts may not have to be paid for the lien to be released. Please call us at (800)-836-5656 for details.

FOR WEST VIRGINIA CUSTOMERS ONLY:

Your Note and Security Instrument may preclude the recovery of attorney's fees, and consistent with state law, Chase otherwise limits the recovery of certain fees from West Virginia customers as a result of default. If you have questions regarding any amounts, please contact Chase at 1-866-582-5208.